STATE OF WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS CONSUMER SERVICES DIVISION

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Whether there has been a violation of the Mortgage Broker Practices Act of Washington by:

Premier Financial Group, Inc.,
dba Equity Rescue Services, and
Gary D. Wilson, Owner and Designated Broker

IN THE MATTER OF DETERMINING

NO. C-02-128-04-FO01

FINAL ORDER

I. DIRECTOR'S CONSIDERATION

Respondents.

Default. This matter has come before Consumer Services Division Director and A. Enforcement Chief Chuck Cross (Division Director), the designee of the Director of the Department of Financial Institutions of the State of Washington (Director) pursuant to RCW 34.05.440(1). On February 24, 2004, the Director through her designee Chuck Cross, entered a Statement of Charges and Notice of Intention to Enter an Order to Revoke License and Prohibit from Participation in the Mortgage Broker Industry (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated May 27, 2004, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Premier Financial Group, Inc. and Gary D. Wilson, the owner and designated broker. The Department of Financial Institutions of the State of Washington (Department) served the Statement of Charges, cover letter dated June 1, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Premier Financial Group, Inc. and Gary D. Wilson on Respondents by certified mail on June 1, 2004. Neither Respondent requested an adjudicative hearing within twenty days as required by Department rule WAC 208-08-050.

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B. <u>Record Presented</u>. The record presented to the Division Director for his review and for entry of a final decision included the Statement of Charges, cover letter dated May 27, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, blank Applications for Adjudicative Hearing for Premier Financial Inc. and Gary D. Wilson, owner and designated broker, and documentation of service.

C. <u>Factual Findings and Grounds For Order</u>. Pursuant to RCW 34.05.440(1), the Division Director hereby adopts the Statement of Charges, which is attached hereto.

II. FINAL ORDER

Based upon the foregoing, and the Division Director having considered the record and being otherwise fully advised, NOW, THEREFORE:

A. IT IS HEREBY ORDERED, That:

The mortgage broker license held by Respondent Premier Financial Group Inc. be revoked.

B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking judicial review in this matter.

A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice specifying the date by which it will act on a petition.

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1	C.	Stay of Order.	The Director has determined not to consider a Petition to Stay the
2	effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial		
3	Review made under chapter 34.05 RCW and RCW 34.05.550.		
4	D.	Judicial Review.	Respondents have the right to petition the superior court for judicial
5	review of this	agency action unde	er the provisions of chapter 34.05 RCW. For the requirements for filing a
6	Petition for Ju	dicial Review, see	RCW 34.050.510 and sections following.
7	E.	Service. F	For purposes of filing a Petition for Reconsideration or a Petition for Judicial
8	Review, servi	ce is effective upon	deposit of this order in the U.S. mail, declaration of service attached hereto.
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10	DATI	ED this <u>5th</u> day of <u>l</u>	November, 2004.
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12			STATE OF WASHINGTON
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17			Helen Howell Director
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25	FINAL ORDER		DEPARTMENT OF FINANCIAL INSTITUTIONS Division of Consumer Services